

**Information to identify the case:**

Debtor 1	<u>Lydia Parra</u>		Social Security number or ITIN xxx-xx-5466
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-18956-VFP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lydia Parra  
aka Lydia G Parra

9/9/22

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Lydia Parra

Debtor

Case No. 19-18956-VFP

Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Sep 09, 2022

Form ID: 3180W

Total Noticed: 55

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2022:**

Recip ID	Recipient Name and Address
db	#+ Lydia Parra, 2902 Briaehurst Dr, Apt 1006, Houston, TX 77057-5335
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
518336837	FLAGSHIP CREDIT ACCEPTANCE, P.O. Box 3807 COPPELL TX 75019
518221722	+ New Jersey Department of Community Affairs, 101 South Broad Street, Suite 800, Trenton, NJ 08608-2401
518221723	+ North Star Capital Acquisition, LLC, 220 John Glenn Dr., Amherst, NY 14228-2246
518221724	Pluese Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
518332701	+ State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
518221728	+ State of New Jersey, Division of Taxation, 50 Barrack Street, PO Box 269, Trenton, NJ 08695-0269
518221732	+ U S Dept Of Ed/Fisl/At, Po Box 2287, Atlanta, GA 30301-2287
519448152	+ U.S. Bank NA, successor trustee to Bank of America, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519448153	+ U.S. Bank NA, successor trustee to Bank of America, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank NA, successor trustee to Bank Serviced by Select Portfolio Servicing,

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 09 2022 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 09 2022 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518315728	EDI: ATLASACQU	Sep 10 2022 00:18:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
518326563	Email/PDF: bncnotices@becket-lee.com	Sep 09 2022 20:29:14	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
518221705	+ EDI: BANKAMER.COM	Sep 10 2022 00:13:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
518310795	+ EDI: BANKAMER2.COM	Sep 10 2022 00:18:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518221706	+ EDI: TSYS2	Sep 10 2022 00:18:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518221707	+ EDI: HFC.COM	Sep 10 2022 00:18:00	Beneficial / Household Finance, Attn: Bankruptcy Dept, 961 Weigel Dr, Elmhurst, IL 60126-1058
518221709	EDI: CAPITALONE.COM	Sep 10 2022 00:18:00	Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091

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518221708	EDI: CITICORP.COM	Sep 10 2022 00:18:00	BP Oil / Citibank, Attn: Bankruptcy, Po Box 20363, Kansas City, MO 64195
518221710	+ EDI: CAPITALONE.COM	Sep 10 2022 00:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518280815	Email/PDF: bncnotices@becket-lee.com	Sep 09 2022 20:29:22	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518221712	EDI: WFNNB.COM	Sep 10 2022 00:18:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
518221713	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 09 2022 20:29:19	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
518221720	+ EDI: CITICORP.COM	Sep 10 2022 00:18:00	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040
518221734	+ EDI: CITICORP.COM	Sep 10 2022 00:18:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518345675	EDI: Q3G.COM	Sep 10 2022 00:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518221714	+ Email/Text: electronicbkdocs@nelnet.net	Sep 09 2022 20:26:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518221715	+ Email/Text: bknotice@ercbpo.com	Sep 09 2022 20:26:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518221716	+ EDI: AMINFOFP.COM	Sep 10 2022 00:18:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518221717	+ Email/Text: bankruptcy@flagshipcredit.com	Sep 09 2022 20:26:00	Flagship Credit Acceptance, Po Box 965, Chadds Ford, PA 19317-0643
518221718	EDI: IRS.COM	Sep 10 2022 00:18:00	Internal Revenue Service, 955 S. Springfield Ave, Springfield, NJ 07081
518307551	EDI: JEFFERSONCAP.COM	Sep 10 2022 00:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518221711	EDI: JPMORGANCHASE	Sep 10 2022 00:18:00	Chase, 800 Brookside Blvd, Westerville, OH 43081
518221719	+ Email/Text: PBNCNotifications@perituservices.com	Sep 09 2022 20:25:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518236224	Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2022 20:29:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518256844	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2022 20:29:12	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518221721	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2022 20:29:12	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518221725	EDI: PRA.COM	Sep 10 2022 00:18:00	Portfolio Recoveries, Po Box 12914, Norfolk, VA 23541
518221726	Email/Text: signed.order@pfwattorneys.com	Sep 09 2022 20:25:00	Pressler & Pressler, 16 Wing Drive, Cedar Knolls, NJ 07927
518236987	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 09 2022 20:29:14	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518301941	+ EDI: JEFFERSONCAP.COM	Sep 10 2022 00:18:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518331674	EDI: Q3G.COM	Sep 10 2022 00:18:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518221727	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

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518224930	+ EDI: RMSC.COM	Sep 09 2022 20:26:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
518221729	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518221730	+ EDI: RMSC.COM	Sep 10 2022 00:18:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
518221731	+ Email/Text: bankruptcydepartment@tsico.com	Sep 10 2022 00:18:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518345065	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 09 2022 20:26:00	Transworld System Inc, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618
518251455	+ Email/Text: electronicbkydocs@nelnet.net	Sep 09 2022 20:26:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518328502	+ EDI: AIS.COM	Sep 09 2022 20:26:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
518221733	EDI: VERIZONCOMB.COM	Sep 10 2022 00:13:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518221735	+ EDI: BLUESTEM	Sep 10 2022 00:18:00	Verizon New Jersey Inc, Po Box 165018, Columbus, OH 43216
			Webbank/Gettinton, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2022 at the address(es) listed below:

**Name** **Email Address**  
Denise E. Carlon

on behalf of Creditor LaSalle Bank National Association as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-HE6, Asset- Backed Certificates, Series 2005-HE6 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

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Jill Manzo

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, on behalf of the registered holders of Bear Stearns A bankrupty@fskslaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, on behalf of the registered holders of Bear Stearns A bankrupty@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor LaSalle Bank National Association as Trustee for Bear Stearns Asset Backed Securities I Trust 2005-HE6, Asset- Backed Certificates, Series 2005-HE6 rsolarz@kmllawgroup.com

Scott D. Sherman

on behalf of Debtor Lydia Parra ssherman@minionsherman.com

Tammy L. Terrell

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, on behalf of the registered holders of Bear Stearns A bankrupty@fskslaw.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 9